ST ANDREW'S FROGNAL UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 DECEMBER 2025

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on a receipts and payments basis.

ADMINISTRATIVE INFORMATION

St Andrew's Frognal is a local church of the United Reformed Church (URC) in Great Britain, a member of 'Churches Together in Camden' and a member of the URC's Thames North Synod. It is situated on the junction of Finchley Road and Frognal Lane in Hampstead, London, postcode NW3 7DY.
It was separately registered as a charity on 21 November 2016, charity no. 1170281. Its trustees are the elders: Victoria Ferguson, Andrew Glennie, John Meadows, Doreen Morgans, Anne Noble, David Noble, Susan Noble, Christy Sawyer; and its treasurer: Trevitt Steggles. The church building, the manse at 42 Armitage Rd, London NW11 8RD and the Garden Flat, Orchard Mead House, 733 Finchley Rd, London NW11 8DJ, together with a 20% share in the manse of Trinity, Camden URC at 34 Willes Road, London NW5 3DS, are vested in URC Thames North Trust as trustees and held for the benefit of St Andrew's Frognal URC in accordance with the trusts applicable to URC properties.

The church maintains bank accounts with HSBC Bank for general use and holds 3 savings accounts: three with COIF (Charities Official Investment Fund) administered by CCLA (Charity Commission and Local Authority).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The church's activities are overseen by the Elders' Meeting in accordance with the provisions of The Structure of the URC determined by the General Assembly of the URC and supplemented by the rules of St Andrew's Frognal URC. The Elders' Meeting, assisted by its Finance and Fabric Committee, is responsible for the financial administration of the church, and the care and maintenance of the church premises together with the manse and flat. Elders' meetings are normally held monthly. The Church Meeting (of all who wish to attend) gives general guidance on the life and work of the church; only church members have voting rights.

New elders are elected by members of the church at a church meeting. Their term of office is not limited. The offices of Secretary and Treasurer are voted on at the AGM.

OBJECTIVES AND ACTIVITIES

As a local congregation of the URC, St Andrew's seeks to advance the Christian religion through its activities and the facilities offered to the community by its building. It provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers;
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

Specifically it offers Sunday morning worship, both at the church and on-line through Zoom, various Bible Study sessions, and other occasional services and events including weddings, funerals and christenings. It also provides the main premises for the Wengelawit Eritrean Lutheran Church in London.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

While the minister's post is currently vacant, services were conducted in some form every Sunday, by visiting ministers or by church elders who are trained lay preachers. Simultaneous broadcasts of the services were made via Zoom, helping to bring the church to a wider congregation.
The Finance and Fabric Committee have liaised regularly after services and by telephone and email to ensure timely and effective church maintenance.
Elders and others have continued to make a wide variety of contributions: in the choir, providing ministry, providing pastoral care, catering, flowers, dealing with technology, managing hall lettings, property management etc. Thanks are due to all who make the church a welcoming feature of the community and a safe environment.

FINANCIAL REVIEW

In 2025 a deficit of £31,000 was recorded. A fall in the value of investments together with a lack of rent from the manse during a change of tenancy were the principal causes of the deficit.
The reserves at year end stood at £462,000 almost all of which was in unrestricted funds. The policy on reserves is that unrestricted funds should exceed 12 months of income from hall lettings (currently about £50,000 in a normal year) this being the largest single source of income, but at risk if the hall were to become unusable for any reason (as it was in 2020).
The church pays a contribution to the URC's Ministry and Mission fund, this operating like a tax with different rates on different sources of income. In 2025 the contribution was £48,000. Because it works 2 years in arrears (eg 2025 contribution based on 2023 income) it can cause significant fluctuations in annual surpluses or deficits. However, an underlying position close to break-even is expected to be achievable over the next few years, probably with small losses. The continuing use of one-off legacy receipts from 2019 to fund various initiatives in line with the church's mission is under regular consideration by the trustees.
Special charity collections in church have continued. About £1,000 was donated in 2025 to a variety of causes.

This report was approved by the Trustees of the church on 3.5.26 *and is signed on its behalf by the Church Treasurer.*

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ST ANDREW'S FROGNAL UNITED REFORMED CHURCH

FINANCIAL STATEMENTS FOR THE YEAR ENDING 31.12.25

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2025 Total £	Last Year 2024 Total £
RECEIPTS						
Ordinary collections		225			225	299
Freewill offering		6,808			6,808	9,195
Other donations/events		0			0	0
Gift Aid tax repayments		2,336		193	2,529	2,144
Interest		15,619		0	15,619	12,433
Lettings		45,715			45,715	50,898
Property rents		49,629			49,629	38,669
Charity special collections		0		780	780	630
Other		0			0	0
Legacies		1,043			1,043	0
Investment growth (unrealised)		-14,770		0	-14,770	7,617
Total receipts		106,604		973	107,577	121,885
PAYMENTS						
Ministry & Mission Fund		48,060			48,060	48,264
Ministerial expenses		0			0	0
Manse expenses		1,138			1,138	1,187
Pulpit supply		1,790			1,790	1,950
Church music		5,866		394	6,260	5,645
Church water,gas,elec'y,tels		7,079			7,079	11,224
Church insurance		13,938			13,938	13,595
Printing, stationery, IT		1,054			1,054	1,188
Cleaning services and materials		12,615			12,615	10,970
Copyrights		246			246	239
Children's church		0		0	0	0
Charities		0		973	973	961
Subscripions etc		0			0	0
Fabric		45,075		0	45,075	38,598
Events/catering/flowers		0			0	72
Bank charges and miscellaneous		171			171	227
Training		0		320	320	289
Total payments		137,032		1,687	138,719	134,409
NET RECEIPTS / (PAYMENTS)		-30,428		-714	-31,142	-12,524
TRANSFERS between funds		0		0		
CASH FUNDS b/fwd 1 January		492,395		1,055	493,450	505,938
CASH FUNDS c/fwd 31 December		461,967		341	462,308	493,413

STATEMENT OF ASSETS AND LIABILITIES

	Note					
Monetary assets						
HSBC current account		37,003			37,003	19,942
HSBC business account		13,334			13,334	42,979
CCLA ethical fund		244,970			244,970	258,177
CCLA dividends held by URC		8,802			8,802	
CCLA deposit fund		127,927			127,927	122,684
Churches Mutual Credit Union					0	15,247
Builder's imprest					0	2,000
COIF (URC) investment acct		30,743		341	31,084	32,647
Total monetary assets	4	462,780		341	463,121	493,450
Other assets						
Gift Aid recoverable						
Rental debtors					0	0
Assets used for church purposes						
Buildings	5	Church buildings, manse and flat				
Church contents	5	Furnishings and equipment				
Liabilities						
Cheques not cleared at 31.12		813			813	225

APPROVED by the Church Meeting held on 7/6/26 and signed on its behalf
by CHRISTY SAWYER (name) (signature) STANDING CLERKS

The notes on pages 2 and 3 form part of this financial statement

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Congregational fund	492,396	106,604	137,032		462,367
Totals for unrestricted funds	492,396	106,604	137,032		461,967

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Organ and choir fund	394		394		0
B How training fund	661		320		341
Charities fund	0	973	973		0
Totals for restricted funds	1,055	973	1,687		341

3 MONIES PAID TO OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2025 Total £	Last Year 2024 Total £
Christian Aid				115	499
British legion				0	20
Trussell Trust				380	0
Marie Curie hospice				0	37
Camden cold weather shelter				88	350
URC Commitment for life				390	55
Total				973	961

4 MONETARY ASSETS

Restricted funds are not held in separate accounts, but for convenience are shown under the COIF account. Interest and investment gains have been alloated to the now combined congregational/legacy funds.

5 ASSETS USED FOR CHURCH PURPOSES

The Trustees of the church and manse buildings are the URC Thames North Synod Trust who hold them upon trust for purposes connected with St Andrew's Frognal URC. For insurance purposes the church buildings are insured for £21m and the contents for £174,000.

The manse house and garden are insured for £700,000, reflecting rebuild not sale price (which was £1.43m).

TREASURER'S STATEMENT

I have prepared the financial statements for the year ending 31.12.25

T J Steggles  27.3.26 (date)

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements for St Andrew's Frognal URC for the year ending 31.12.25 as set out on pages 1 and 2.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of section 144(2) of the Charities Act 2011 does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145 of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention which
(1) gives me reasonable cause to believe that in any material respects the requirements to keep accounting records in accordance with section 130 of the 2011 Act, and to prepare accounts which accord with those records and comply with the accounting requirements of the Act have not been met; or
(2) require, in my opinion, attention to be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner: GM date: 15/10/26

Name and address of the Independent Examiner: CHRIS FILER
WOODHURST, MANOR CLOSE, REDHILL, RH1 6HZ

Relevant professional qualification or body: FCMA

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WOODHURST, MANOR CLOSE, RGNW, HP10 8HZ

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